

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank Eugene Silver  
Kelly Sue Silver  
Debtors

Case No. 15-02808-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 309A

Page 1 of 3  
Total Noticed: 59

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db/jdb  
aty +Frank Eugene Silver, Kelly Sue Silver, 2373 Carter Rd., Montrose, PA 18801-7912  
+James T. Shoemaker, Hourigan Kluger and Quinn, PC, 600 Third Avenue,  
Kingston, PA 18704-5815  
aty +John F Goryl, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Kevin S Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,  
King Of Prussia, PA 19406-4702  
aty +Kristen D Little, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,  
King of Prussia, PA 19406-4702  
aty +LeeAne O Huggins, Shapiro and DeNardo, LLC, 3600 Horizon Drive, Suite 150,  
King of Prussia, PA 19406-4702  
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505  
4665626 +AES/Keystone Direct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
4665627 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
4665630 +Capital Mtg Svcs Of Texas, 4212 50th St, Lubbock, TX 79413-3810  
4665631 +Chasmccarthy, 705 North East Str, Bloomington, IL 61701-3045  
4870792 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4870793 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408,  
St. Paul, MN 55116-0408  
4665634 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
4665635 +First Natl Community B, 102 E Drinker St, Dunmore, PA 18512-2432  
4665636 #+Frank Eugene's Archery Pro Shop Inc, 1359 Loyalville Outlet Rd.,  
Harveys Lake, PA 18618-2117  
4665637 +Good Shepherd Rentals, 719 East Lincoln Avenue, Myerstown, PA 17067-2220  
4665639 +Kubota Credit Corp, 1025 Northbrook Parkway, Suwannee, GA 30024-2967  
4700201 +Kubota Credit Corporation, PO Box 9013, Addison, TX 75001-9013  
4669118 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434  
(address filed with court: Lendmark Financial Services, LLC, 2118 Usher Street,  
Covington, GA 30014)  
4665640 +Lendmark Financial Ser, 120 East End Centre, Wilkes Barre, PA 18702-6969  
4665641 +Luzerne Bank, 118 Main St, Luzerne, PA 18709-1254  
4789069 +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815  
4676944 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
4665642 Marauder Corporation, 74923 Us Highway 1, Indian Wells, CA 92210  
4665643 +Mariner Finance, 765 Kidder St., Wilkes Barre, PA 18702-6910  
4674418 +Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147  
4671847 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
4665646 +Regency Cons Disc Co I, 146 Wilkes Barre Townshi, Wilkes Barre, PA 18702-6704  
4692141 +Siwell, Inc. DBA Capital Mortgage Services of Texa, LeeAne O. Huggins, Esquire,  
SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
4714187 +Siwell, Inc. DBA Capital Mortgage Services of Texa, Capital Mortgage Services of Texas,  
4212 50th Street, Lubbock, Texas 79413-3810  
4665648 +Slm Financial Corp, Po Box 9500, Wilkes-barre, PA 18773-9500  
4698474 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
Harrisburg, PA 17106-9184  
4665650 +Ufcw Federal Credit Un, 377 Wyoming Ave, Wyoming, PA 18644-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: kristend@lobaf.com May 17 2017 19:16:34 Barbara Ann Fein,  
Law Offices of Barbara A. Fein, P.C., 721 Dresher Road, Suite 1050,  
Horsham, PA 19044-2266  
aty E-mail/Text: ecf@gurdinlaw.com May 17 2017 19:16:07 C. Stephen Gurdin, Jr,  
67-69 Public Square, Suite 501, Wilkes-Barre, PA 18701-2512  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 17 2017 19:16:25 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: PRA.COM May 17 2017 19:03:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
4665628 +EDI: CINGMIDLAND.COM May 17 2017 19:03:00 AT&T, 1801 Valley View Lane,  
Farmers Branch, TX 75234-8906  
4704671 +EDI: CINGMIDLAND.COM May 17 2017 19:03:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
4665625 +EDI: AAEO.COM May 17 2017 19:03:00 Aaron's, 125 S. Wyoming Ave.,  
Kingston, PA 18704-3405  
4665629 +EDI: CAPITALONE.COM May 17 2017 19:03:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
4672016 EDI: CAPITALONE.COM May 17 2017 19:03:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4665632 +EDI: NAVIENTFKASMDOE.COM May 17 2017 19:03:00 Dpt Ed/slm, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
4665633 +EDI: WFNNB.COM May 17 2017 19:03:00 Fashion Bug/soanb, 1103 Allen Dr,  
Milford, OH 45150-8763

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4665638 EDI: IRS.COM May 17 2017 19:03:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

4665644 +EDI: NAVIENTFKASMSERV.COM May 17 2017 19:03:00 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500

4871615 +E-mail/Text: bncmail@w-legal.com May 17 2017 19:16:29  
Oak Harbor Capital Opportunities Fund V, LP, C/O Weinstein & Riley, P.S.,  
2001 Western Ave, Ste 400, Seattle, WA 98121, Oak Harbor Capital Opportunities Fund V,,  
C/O Weinstein & Riley, P.S. 98121-3132

4871614 +E-mail/Text: bncmail@w-legal.com May 17 2017 19:16:29  
Oak Harbor Capital Opportunities Fund V, LP, C/O Weinstein & Riley, P.S.,  
2001 Western Ave, Ste 400, Seattle, WA 98121-3132

4665645 EDI: AGFINANCE.COM May 17 2017 19:03:00 OneMain Financial, PO Box 6042,  
Sioux Falls, SD 57117-6042

4908553 EDI: PRA.COM May 17 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

4908554 EDI: PRA.COM May 17 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

4700948 EDI: PRA.COM May 17 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4665647 E-mail/Text: bankruptcy@simplefinance.com May 17 2017 19:16:43 Simple RTO,  
1225 Fort Union Blvd., Suite 300, Midvale, UT 84047-1807

4665649 EDI: AGFINANCE.COM May 17 2017 19:03:00 Springleaf Financial S, Po Box 554,  
Wilkes Barre, PA 18703

4673385 EDI: AGFINANCE.COM May 17 2017 19:03:00 Springleaf Financial Services, P.O. Box 3251,  
Evansville, IN 47731-3251

4665651 E-mail/Text: bkrcy@ugi.com May 17 2017 19:16:39 UGI, Attn. Manager of Collections,  
225 Morgantown Rd., Reading, PA 19611

4668833 E-mail/Text: bkrcy@ugi.com May 17 2017 19:16:39 UGI Utilities, Inc., PO Box 13009,  
Reading, PA 19612-3009

4665652 +EDI: VERIZONEAST.COM May 17 2017 19:03:00 Verizon, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

tr\* +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505

cr\* ECMC, PO Box 16408, St. Paul, MN 55116-0408

cr\* +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815

cr\* +Oak Harbor Capital Opportunities Fund V, LP, c/o Weinstein & Riley, P.S.,  
2001 Western Ave Suite 400, Seattle, WA 98121-3132

cr\* +Siwell, Inc. DBA Capital Mortgage Services of Texa, LeeAne O. Huggins, Esquire,  
SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

4870805\* ECMC, PO Box 16408, St. Paul, MN 55116-0408

4870806\* ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408,  
St. Paul, MN 55116-0408

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Barbara Ann Fein on behalf of Creditor Kubota Credit Corporation JulieP@lobaf.com,  
lawofficeofbarbarafein@gmail.com  
C. Stephen Gurdin, Jr on behalf of Debtor Frank Eugene Silver ecf@gurdinlaw.com  
C. Stephen Gurdin, Jr on behalf of Joint Debtor Kelly Sue Silver ecf@gurdinlaw.com  
James T. Shoemaker on behalf of Creditor Luzerne Bank c/o James T. Shoemaker, Esq.  
jshoemaker@hkqpc.com  
John F Goryl on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas  
pa-bk@logs.com  
Kristen D Little on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas  
pabk@logs.com  
LeeAne O Huggins on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas  
pabk@logs.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Frank Eugene Silver</b>	Social Security number or ITIN	<b>xxx-xx-9442</b>
	First Name    Middle Name    Last Name	EIN	__-_____-
Debtor 2	<b>Kelly Sue Silver</b>	Social Security number or ITIN	<b>xxx-xx-9155</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13                      July 1, 2015</b>
Case number:	<b>5:15-bk-02808-JJT</b>	Date case converted to chapter	<b>7                      May 5, 2017</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank Eugene Silver	Kelly Sue Silver
2. All other names used in the last 8 years	aka Frank E. Silver, aka Frank Silver	aka Kelly S. Silver, aka Kelly Silver
3. Address	2373 Carter Rd. Montrose, PA 18801	2373 Carter Rd. Montrose, PA 18801
4. Debtor's attorney Name and address	C. Stephen Gurdin Jr 67-69 Public Square, Suite 501 Wilkes-Barre, PA 18701-2512	Contact phone 570 826-0481 Email: <a href="mailto:ecf@gurdinlaw.com">ecf@gurdinlaw.com</a>
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: <a href="mailto:rsheils@sheilslaw.com">rsheils@sheilslaw.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: May 17, 2017
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 23, 2017 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: August 22, 2017</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	